

Fill in this information to identify your case:Debtor 1 **Glinda Rose Atkinson**

First Name Middle Name Last Name

Debtor 2

(Spouse if, filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**Case number **22-10073 TPA**

(if known)

☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)1a. Copy line 55, Total real estate, from Schedule A/B..... \$ **70,000.00**1b. Copy line 62, Total personal property, from Schedule A/B..... \$ **8,074.00**1c. Copy line 63, Total of all property on Schedule A/B..... \$ **78,074.00****Part 2: Summarize Your Liabilities****Your liabilities**

Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*... \$ **45,320.58****3. Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$ **0.00**3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... \$ **5,482.46****Your total liabilities** \$ **50,803.04****Part 3: Summarize Your Income and Expenses****4. Schedule I: Your Income** (Official Form 106I)Copy your combined monthly income from line 12 of *Schedule I*..... \$ **1,103.00****5. Schedule J: Your Expenses** (Official Form 106J)Copy your monthly expenses from line 22c of *Schedule J*..... \$ **1,802.51****Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.☒ Yes**7. What kind of debt do you have?**☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 0.00

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>

- 9g. **Total.** Add lines 9a through 9f.

\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1 Glinda Rose Atkinson
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

2414 Camphausen Avenue

Street address, if available, or other description

Erie PA 16510-0000

City State ZIP Code

Erie

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$70,000.00

Current value of the portion you own?

\$70,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for property you have attached for Part 1. Write that number here.....=>

\$70,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Glinda Rose Atkinson

Case number (if known) 22-10073 TPA

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Mercury
Model: Milan
Year: 2011
Approximate mileage: _____
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$3,750.00

\$3,750.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,750.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Usual and Ordinary Household Goods and Furnishings

\$2,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

Usual and Ordinary Electronics

\$300.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No

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☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Usual and Ordinary Wearing Apparel

\$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,100.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash

\$14.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

Checking Account @ PNC Bank, N.A. (Ending in 1532)

\$10.00

17.2. **Savings**

Savings Account @ PNC Bank, N.A. (Ending in 8123)

\$100.00

17.3. **Checking**

Checking Account @ PNC Bank, N.A. (Ending in 0983)

\$600.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)401(k) through employment @ Community of Caring\$500.00**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$1,224.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55.	Part 1: Total real estate, line 2		<u>\$70,000.00</u>
56.	Part 2: Total vehicles, line 5	<u>\$3,750.00</u>	
57.	Part 3: Total personal and household items, line 15	<u>\$3,100.00</u>	
58.	Part 4: Total financial assets, line 36	<u>\$1,224.00</u>	
59.	Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60.	Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61.	Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62.	Total personal property. Add lines 56 through 61...	<u>\$8,074.00</u>	Copy personal property total <u>\$8,074.00</u>
63.	Total of all property on Schedule A/B. Add line 55 + line 62		<div><u>\$78,074.00</u></div>

Glinda Rose Atkinson
Case No. 22-10073 TPA
Attachment to Schedule A/B

The real estate located at 2414 Camphausen Drive, Erie, Pennsylvania acquired by virtue of a Deed dated November 11, 1994 and recorded on November 14, 1994 in Erie County Record Book 362, Page 1009 for a purchase price of \$35,000 subject to a Mortgage in favor of American General Consumer Discount Company dated February 21, 2005 and recorded on February 22, 2005 in Erie County Record Book 1212, Page 760 in the face amount of \$47,879.25 and a Loan Modification Agreement dated February 12, 2010 and recorded on February 16, 2010 at Erie County Instrument No. 2010-003255 and an Assignment of Mortgage in favor of DLJ Mortgage Capital, Inc. dated August 5, 2014 and recorded on June 24, 2016 at Erie County Instrument No. 2016-013097 and an Assignment of Mortgage in favor of Bayview Loan Servicing LLC dated May 25, 2016 and recorded on June 24, 2016 at Erie County Instrument No. 2016-013098 and an Assignment of Mortgage in favor of J.P. Morgan Mortgage Acquisition Corp. dated July 30, 2018 and recorded on September 24, 2018 at Erie County Instrument No. 2018-019636 and an Assignment of Mortgage in favor of U.S. Bank Trust National Association, not in its individual capacity but solely as owner Trustee for VRMTG Asset Trust recorded on September 17, 2021 at Erie County Instrument No. 2021-024986.

#1496486

BK0362 PG1009

1382

This Deed

MADE THE

11th day of November
of our Lord one thousand nine hundred ninety-four (1994)

In the year

BETWEEN DENNIS C. MUNGLE and DONNA M. MUNGLE, his wife, of the City
of Erie, County of Erie and State of Pennsylvania, Grantor

and GLINDA R. ATKINSON, of the City of Erie,
County of Erie and State of Pennsylvania, Grantee

WITNESSETH, that in consideration of THIRTY-FIVE THOUSAND and 00/100----- (\$35,000.00) Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor do hereby grant
and convey to the said grantee her heirs, successors and assigns, all that
certain piece or parcel of land situate in the City of Erie, County
of Erie and State of Pennsylvania, bounded and described as follows:
BEING Lot Number 30 as shown upon the plan of the Brindle Farm
Subdivision of Part of Reserve Tract No. 53, as shown the map re-
corded in Erie County Map Book No. 2, at pages 128-129.

BEING the same premises conveyed to Grantor by Deed, dated
October 31, 1983, and recorded October 31, 1983 in Erie County
Recorder of Deeds Office in Deed Book 1514 at page 500.

Grantor has no actual knowledge of any hazardous waste, as
defined in Act No. 1980-97 of the Commonwealth of Pennsylvania,
having been or which is presently being disposed on or about
the property described in this deed.

Grantor has previously erected upon the above-described property
a single-family residence. The above-described property is commonly known
as 2414 Camphausen, Erie, PA and bears Erie County Index No. (18)5112-107.

AND the said grantor hereby covenant and agree that they and each of them will warrant
generally the property hereby conveyed.

0 9 7 8 0 2

COMMONWEALTH OF PENNSYLVANIA	
DEPARTMENT OF REVENUE	
REALTY TRANSFER NOV 14 '94	350.00
RB.11153	

SCHOOL DIST. CITY OF ERIE, PA.

Transfer Tax \$ 350.00
Received By *Glinda R. Atkinson* Not
Date Nov. 14, 1994

IN WITNESS WHEREOF, said grantor & have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered
in the Presence of

Robert C. Bunker

DENNIS C. MUNGLE

DONNA M. MUNGLE

State of Pennsylvania

ss.

County of Erie

On this, the 11th day of November, 1994, before me, the undersigned officer, personally appeared DENNIS C. MUNGLE and DONNA M. MUNGLE, his wife known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Mary Sue Roos

Notarial Seal
Mary Sue Roos, Notary Public
Erie, Erie County, Pa. Officer.
My Commission Expires Feb. 12, 1998

I do hereby certify that the precise residence and complete post office address of the within named grantee is

2414 Camphaven Ave.
Erie, Pa. 16570

19

Attorney for Grantee

COMMONWEALTH OF PENNSYLVANIA

ss.

County of Erie

RECORDED on this _____ day of _____

A. D. 19____, in the Recorder's office of the said County, in Deed Book Vol. _____, page _____.

Given under my hand and the seal of the said office, the date above written.

_____, Recorder.

Deed

DENNIS C. MUNGLE and
DONNA M. MUNGLE, his wife

-to-

GLINDA R. ATKINSON

33

13.00
350.00

WARRANTY in 350.00

Date, _____, 1994

Location, _____

Recorded, _____

Tax and Fees, _____

Return to: David E. Holland,
Esquire

BK0362 Pg1010

Address: 2414 CAMPHAUSEN 40 X 123.26**Owner: ATKINSON GLINDA R****Parcel: 18051012010700****Parcel Profile**

Address	2414 CAMPHAUSEN 40 X 123.26
Street Status	PAVED SIDEWALK
School District	CITY OF ERIE SCHOOL
Acreage	0.1132
Classification	R
Land Use Code	SINGLE FAMILY
Legal Description	2414 CAMPHAUSEN 40 X 123.26
Square Feet	950
Topo	LEVEL
Utility	ALL PUBLIC
Zoning	Please contact your municipal zoning officer
Deed Book	0362
Deed Page	1009
2022 Tax Values	
Land Value / Taxable	17,400 / 17,400.00
Building Value / Taxable	38,570 / 38,570.00
Total Value / Taxable	55,970 / 55,970.00
Clean & Green	Inactive
Homestead Status	Active
Farmstead Status	Inactive
Lerta Amount	0
Lerta Expiration Year	0

Residential Data**Card 1**

Style	RANCH
Basement	FULL
Year Built	1979

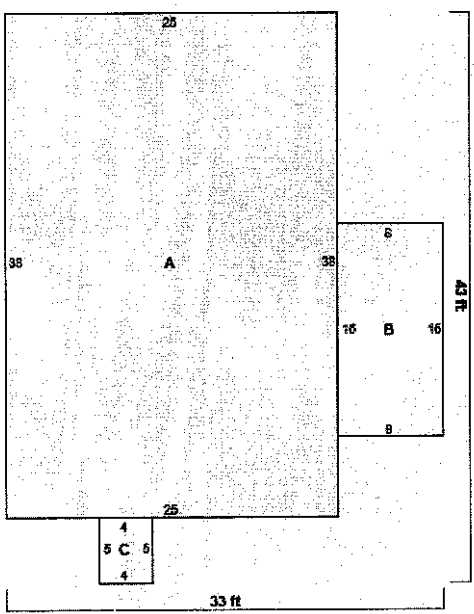
Exterior Wall	ALUMINUM/VINYL
Total Living Area	950
Full Baths	1
Half Baths	0
Fuel Type	GAS
Heating	CENTRAL
Heating System	FORCED AIR
Stories	1.0
Total Bedrooms	2
Total Family Rooms	0
Total Rooms	5
Fireplaces	0

Other Buildings & Yards
No OBY Data Found

Sales History

Sale Date	From	To	Type	Price	Book / Page	Other Info
11/14/1994				0	0362 / 1009	

Parcel Sketches
Residential Card 1



- A

MAIN

950 square feet
- B

OFF OPEN FRAME PORCH

128 square feet

C MA STOOP/TERR MAS STOOP

20 square feet

Parcel Images



Annual Taxes

Attention City of Erie Residents

Please be advised that due to the recent change in the billing cycle for the City of Erie school taxes, the total for Year 2012 (school tax column) will now include the total amounts for both the 2011-12 AND the 2012-13 tax years.

Year	County	City/Township	School	Library	Total
2022	333.58	734.33	0	0	1067.91
2021	333.58	734.33	647.24	0	1715.15
2020	319.59	734.33	617.70	0	1671.62
2019	319.59	652.05	619.01	0	1590.65
2018	302.80	651.49	597.00	0	1551.29
2017	302.80	652.05	590.04	0	1544.89
2016	288.81	652.05	600.52	0	1541.38
2015	275.93	652.05	599.85	0	1527.83
2014	275.93	607.27	603.51	0	1486.71
2013	275.93	607.27	605.10	0	1488.30
2012	341.34	739.10	1466.61	0	2547.05
2011	341.34	646.01	671.09	0	1658.44
2010	341.34	646.01	623.11	0	1610.46
2009	307.49	646.01	963.02	0	1916.52
2008	293.38	646.01	963.02	0	1902.41
2007	279.28	646.01	963.02	0	1888.31
2006	279.28	576.05	963.02	0	1818.35
2005	264.05	547.84	926.34	0	1738.23

2004	264.05	547.84	926.34	0	1738.23
2003	259.53	559.12	926.34	0	1744.99

Delinquent Taxes

Tax Year 2005	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	0.00	0.00	0.00	0.00	0.00	0.00
TWP/BORO/CITY	0.00	0.00	0.00	0.00	0.00	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	608.18	60.82	20.07	689.07	689.07	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				43.00	43.00	0.00
2005 Total Due:						\$0.00

Tax Year 2006	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	279.28	27.93	43.78	350.99	350.99	0.00
TWP/BORO/CITY	0.00	0.00	0.00	0.00	0.00	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	963.02	96.30	150.95	1,210.27	1,210.27	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				183.00	183.00	0.00
2006 Total Due:						\$0.00

Tax Year 2007	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	279.28	27.93	53.28	360.49	360.49	0.00
TWP/BORO/CITY	646.01	64.60	123.24	833.85	833.85	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	963.02	96.30	183.72	1,243.04	1,243.04	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				215.00	215.00	0.00
2007 Total Due:						\$0.00

Tax Year 2008	Tax	Penalty	Interest	Total	Paid/Exon	Balance
---------------	-----	---------	----------	-------	-----------	---------

COUNTY	293.38	29.34	31.47	354.19	354.19	0.00
TWP/BORO/CITY	646.01	64.60	69.28	779.89	779.89	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	963.02	96.30	103.28	1,162.60	1,162.60	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				99.00	99.00	0.00
				2008 Total Due:	\$0.00	

Tax Year 2009	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	307.49	30.75	2.54	340.78	340.78	0.00
TWP/BORO/CITY	646.01	64.60	5.33	715.94	715.94	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	616.63	61.66	5.09	683.38	683.38	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				60.00	60.00	0.00
				2009 Total Due:	\$0.00	

Tax Year 2010	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	341.34	34.13	58.35	433.82	433.82	0.00
TWP/BORO/CITY	646.01	64.60	110.44	821.05	821.05	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	623.11	62.31	106.52	791.94	791.94	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				216.00	216.00	0.00
				2010 Total Due:	\$0.00	

Tax Year 2011	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	341.34	34.13	41.81	417.28	417.28	0.00
TWP/BORO/CITY	646.01	64.60	79.14	789.75	789.75	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00

SCHOOL	671.08	67.11	82.20	820.39	820.39	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				70.00	70.00	0.00

2011 Total Due: \$0.00

Tax Year 2012	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	341.34	34.13	60.95	436.42	436.42	0.00
TWP/BORO/CITY	739.10	73.91	131.99	945.00	945.00	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	731.26	73.13	130.59	934.98	934.98	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				217.00	217.00	0.00

2012 Total Due: \$0.00

Tax Year 2013	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	275.93	27.59	32.27	335.79	335.79	0.00
TWP/BORO/CITY	607.27	60.73	71.02	739.02	739.02	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	735.37	73.54	86.00	894.91	894.91	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				72.00	72.00	0.00

2013 Total Due: \$0.00

Tax Year 2014	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	275.93	27.59	6.83	310.35	310.35	0.00
TWP/BORO/CITY	607.27	60.73	15.03	683.03	683.03	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	605.11	60.51	14.98	680.60	680.60	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				72.00	72.00	0.00

2014 Total Due: \$0.00

Tax Year 2016	Tax	Penalty	Interest	Total	Paid/Exon	Balance
COUNTY	0.00	0.00	0.00	0.00	0.00	0.00
TWP/BORO/CITY	0.00	0.00	0.00	0.00	0.00	0.00
LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
SCHOOL	599.86	59.99	98.98	758.83	758.83	0.00
SCHOOL LIBRARY	0.00	0.00	0.00	0.00	0.00	0.00
FEES				203.00	203.00	0.00

2016 Total Due: \$0.00

Grand Total Due: \$0.00

Owner Info

PARCEL ID: 18-051-012.0-107.00

OWNER 1: ATKINSON GLINDA R

OWNER 2:

ADDRESS 1: 2414 CAMPHAUSEN AVE

ADDRESS 2:

ADDRESS 3:

CITY: ERIE

STATE: PA

ZIP 1: 16510

ZIP 2: 1014

LEGAL 1: 2414 CAMPHAUSEN 40 X 123.26

LEGAL 2:

LEGAL 3:

J.D. POWER



NADAguides Value Report 2/14/2022

2011 Mercury Milan Sedan 4D

[↔ CHANGE CAR](#) [⊕ COMPARE](#)

Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
Base Price	\$2,875	\$3,750	\$4,450	\$6,600
Mileage (0)	N/A	N/A	N/A	N/A
Total Base Price	\$2,875	\$3,750	\$4,450	\$6,600

Options

Price + Options	\$2,875	\$3,750	\$4,450	\$6,600
------------------------	----------------	----------------	----------------	----------------

Sell my car fast. [Get Offer.](#)

Fill in this information to identify your case:

Debtor 1	Glinda Rose Atkinson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	22-10073 TPA		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2414 Camphausen Avenue Erie, PA 16510 Erie County Line from <i>Schedule A/B</i> : 1.1	\$70,000.00	<input checked="" type="checkbox"/> \$25,150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2414 Camphausen Avenue Erie, PA 16510 Erie County Line from <i>Schedule A/B</i> : 1.1	\$70,000.00	<input checked="" type="checkbox"/> \$601.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2011 Mercury Milan Line from <i>Schedule A/B</i> : 3.1	\$3,750.00	<input checked="" type="checkbox"/> \$1,750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Usual and Ordinary Household Goods and Furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Usual and Ordinary Electronics Line from <i>Schedule A/B</i> : 7.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Usual and Ordinary Wearing Apparel Line from Schedule A/B: 11.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash Line from Schedule A/B: 16.1	\$14.00	<input checked="" type="checkbox"/> \$14.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ PNC Bank, N.A. (Ending in 1532) Line from Schedule A/B: 17.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Savings Account @ PNC Bank, N.A. (Ending in 8123) Line from Schedule A/B: 17.2	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ PNC Bank, N.A. (Ending in 0983) Line from Schedule A/B: 17.3	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
401(k): 401(k) through employment @ Community of Caring Line from Schedule A/B: 21.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)

3. **Are you claiming a homestead exemption of more than \$170,350?**
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1	Glinda Rose Atkinson		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number	22-10073 TPA		
(if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
\$2,000.00	\$3,750.00	\$0.00

2.1 **Consumer Portfolio Services**

Creditor's Name

Describe the property that secures the claim:

2011 Mercury Milan

**P.O. Box 57071
Irvine, CA 92619**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

Debtor 1 **Glinda Rose Atkinson**

First Name

Middle Name

Last Name

Case number (if known)

22-10073 TPA

2.2

**Erie County Tax Claim
Bureau**

Creditor's Name

**Erie County Courthouse
140 West Sixth Street
Room 110
Erie, PA 16501**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2414 Camphausen Avenue Erie, PA
16510 Erie County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$1.00****\$70,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.3

Erie Water Works

Creditor's Name

**Collection Dept.
340 West Bayfront
Parkway
Erie, PA 16512-6179**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2414 Camphausen Avenue Erie, PA
16510 Erie County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Water Bill****\$169.44****\$70,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2021**

Last 4 digits of account number

2.4

Erie Water Works

Creditor's Name

**Collection Dept.
340 West Bayfront
Parkway
Erie, PA 16512-6179**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2414 Camphausen Avenue Erie, PA
16510 Erie County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Sewer and Garbage Bill****\$470.76****\$70,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2021**

Last 4 digits of account number

Debtor 1 **Glinda Rose Atkinson**

First Name

Middle Name

Last Name

Case number (if known)

22-10073 TPA**2.5 Fay Servicing**

Creditor's Name

**P.O. Box 88009
Chicago, IL 60680**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2414 Camphausen Avenue Erie, PA
16510 Erie County; Arrears
19,190.25 as of 12/11/2021**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$42,679.38****\$70,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **2599**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$45,320.58

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$45,320.58**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[] Name, Number, Street, City, State & Zip Code
**Alicia M. Sandoval, Esquire
Pincus Law Group PLLC
2929 Arch Street, Suite 1700
Philadelphia, PA 19104**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[] Name, Number, Street, City, State & Zip Code
**American General Consumer Discount Co.
5632 Peach Street
Erie, PA 16509**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[] Name, Number, Street, City, State & Zip Code
**Bayview Loan Servicing LLC
4425 Ponce DeLeon
5th Floor
Coral Gables, FL 33146**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[] Name, Number, Street, City, State & Zip Code
**DLJ Mortgage Capital Inc.
11 Madison Avenue
New York, NY 10010**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[] Name, Number, Street, City, State & Zip Code
**Fay Servicing LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

Debtor 1 **Glinda Rose Atkinson**

First NameMiddle NameLast Name

Case number (if known) **22-10073 TPA**

[]

Name, Number, Street, City, State & Zip Code
Hladick, Onorato, & Federman LLP
298 Wissahickon Avenue
North Wales, PA 19454

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code
J.P. Morgan Mortgage Acquisition Corp.
383 Madison Avenue
8th Floor
New York, NY 10179

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code
U.S. Bank Trust National Association
7105 Corporate Drive
Plano, TX 75024-4100

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code
U.S. Bank Trust National Association
Trustee for VRMTG Asset Trust
888 7th Avenue
10th Floor
New York, NY 10019

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number ____

005649

3K1212 PG0760

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE entered into this 21st day of February, 2005 between Glinda R. Atkinson herein called "Mortgagors", and American General Consumer Discount Co the Mortgagee, a Pennsylvania corporation having a place of business at 5632 Peach Street, Erie, Pa 16509 herein called "Mortgagee". WITNESSETH, that to secure payment by Mortgagors of a Promissory Note/loan agreement of even date herewith, in the principal amount of \$ 42,879.25 together with interest thereon computed on unpaid principal balances from time to time outstanding (and/or any renewal, refinancing or extension thereof) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, Mortgagors do by these presents sell, grant and convey to Mortgagee, ALL the following described real estate situated in Erie City (City)(Borough)(Township) of Erie County of Erie Commonwealth of Pennsylvania, described as follows: Municipal Tax Lot _____ Block _____

(Insert legal description of mortgaged premises)

See Exhibit "A"

2005 FEB 22 P 1:28 PM
 REC'D
 CLERK OF DEEDS
 ERIE COUNTY, PA.

Being premises conveyed to said Mortgagors by Deed of Conveyance duly recorded in the office of the Recording of Deeds in said County in Deed Book No. _____ Page _____, as said premises are therein described.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate in this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Mortgagor covenants that Mortgagee is lawfully seized of the estate hereby conveyed and has the right to grant, bargain, mortgage and convey the property, and that the Property is unencumbered, except for encumbrances of record. Mortgagee covenants that Mortgagee warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

PROVIDED, HOWEVER, that if the Note/loan agreement and all sums secured by this Mortgage are paid in full, and Mortgagee performs all of the covenants and agreements of this Mortgage, then and in such event, this Mortgage and any estate or lien hereby granted, together with the Note/loan agreement, shall cease, determine, and become void.

MORTGAGE COVENANTS, Mortgagee and Mortgagee covenant and agree as follows:

1. **Payment of Principal and Interest.** Mortgagee shall promptly pay when due the principal and interest indebtedness evidenced by the Note/loan agreement and late charges (if any) as provided in the Note/loan agreement.

2. **Taxes, Assessments, and Charges.** Mortgagee shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may obtain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Mortgagee will apply payments in accordance with the terms of the Note hereby secured.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Mortgagee shall perform all of Mortgagee's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagee's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagee shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagee subject to approval by Mortgagee; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagee shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagee.

If the Property is abandoned by Mortgagee, or if the Mortgagee fails to respond to Mortgagee within 30 days from the date notice is mailed by Mortgagee to Mortgagee that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagee shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagee shall perform all of Mortgagee's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Mortgagee fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding (including, but not limited to, any bankruptcy proceeding) is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, upon notice to Mortgagee, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Mortgagee shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagee's and Mortgagee's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note/loan agreement rate, shall become additional indebtedness of Mortgagee secured by this Mortgage. Unless Mortgagee and Mortgagee agree to other terms of payment, such amounts shall be payable upon notice from Mortgagee to Mortgagee requesting payment thereof. Nothing contained in this Paragraph 7 shall require Mortgagee to incur any expense or take any action hereunder.

39
F.W.

3K1212 PG0761

EXHIBIT A

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF ERIE,
WARD -, IN THE COUNTY OF ERIE AND COMMONWEALTH OF
PENNSYLVANIA, BEING DESCRIBED AS FOLLOWS: LOT 30 OF
BRINDLE FARMS SUBDIVISION. BEING MORE FULLY DESCRIBED IN A
DEED DATED 11/11/1994 AND RECORDED 11/14/1994, AMONG THE
LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 362 AND PAGE 1009.

ADDRESS: 2414 CAMPHAVSEN AVE.; ERIE, PA 16510 TAX MAP OR
PARCEL ID NO.: 18-5112-107, TAX MAP OR PARCEL ID NO.:
18-5112-107

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Mortgagee shall give Mortgagee notice prior to any such inspection specifying reasonable cause therefor related to Mortgagee's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Mortgagee Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Mortgagee to any successor in interest of Mortgagee shall not operate to release, in any manner, the liability of the original Mortgagee and Mortgagee's successors in interest. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this mortgage by reason of any demand made by the original Mortgagee and Mortgagee's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Mortgagee and Mortgagee, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Mortgagee shall be joint and several. Any Mortgagee who co-signs this Mortgage, but does not execute the Note/loan agreement, (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgagee's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note/loan agreement or under this Mortgage, and (c) agrees that Lender and any other Mortgagee hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note/loan agreement without that Mortgagee's consent and without releasing that Mortgagee or modifying this Mortgage as to the Mortgagee's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagee provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular mail addressed to Mortgagee at the Mortgagee's address stated herein or at such other address as Mortgagee may designate by notice to Mortgagee as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagee as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagee or Mortgagee when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located, except that if the Note/loan agreement specifies the law of a different jurisdiction as governing, such law shall be the applicable law governing the interest rate, fees, charges, and other terms of the credit transaction secured hereby. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note/loan agreement conflicts with applicable law, such conflict shall not affect this Mortgage and the Note/loan agreement which can be given effect without the conflicting provisions, and to this end the provisions of this Mortgage and the Note/loan agreement are declared to be severable. As used herein, "costs", "expenses", and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Mortgagee's Copy.** Mortgagee shall be furnished with and acknowledges receipt of a conformed copy of the Note/loan agreement and of this Mortgage at the time of execution or after recordation thereof.

15. **Rehabilitation Loan Agreement.** Mortgagee shall fulfill all of Mortgagee's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagee enters into with Mortgagee. Mortgagee, at Mortgagee's option, may require Mortgagee to execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagee may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. **Transfer of the Property or a Beneficial Interest in Mortgagee.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagee is sold or transferred and Mortgagee is not a natural person) without Mortgagee's prior written consent, Mortgagee may at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Mortgagee if exercise is prohibited by federal law as of the date of this Mortgage.

If Mortgagee exercises this option, Mortgagee shall give Mortgagee notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Mortgagee must pay all sums secured by this Mortgage. If Mortgagee fails to pay these sums prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagee.

17. **Acceleration; Remedies.** Upon Mortgagee's breach of any covenant or agreement of Mortgagee in the Note/loan agreement or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee, after notice of intention to foreclose and opportunity to cure as provided by law, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of abstracts, title reports, and documentary evidence.

18. **Assignment of Rents; Appointment of Receiver; Mortgagee in Possession.** As additional security hereunder, Mortgagee hereby assigns to Mortgagee the rents of the Property, provided that Mortgagee shall, prior to acceleration under Paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 17 hereof or abandonment of the Property, Mortgagee, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the Lender or the Receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Mortgagee and the receiver shall be liable to account only for those rents actually received.

19. **Release.** Upon payment of all sums secured by this Mortgage, Mortgagee shall satisfy or release this Mortgage without charge to Mortgagee. Mortgagee shall pay all costs of recordation, if any.


20. **Interest Rate after Judgment.** Mortgagee agrees that the interest rate payable after a judgment is entered on the Note/loan agreement or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note/loan agreement rate.


21. **Waiver of Exemptions.** To the extent permitted by law, Mortgagee hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

22. **Lender's Call Option.** () (if checked) Notwithstanding any provisions to the contrary contained in the Note/loan agreement, Mortgagee hereby covenants and agrees that the Mortgagee shall have the right, at its sole option, to declare the entire outstanding principal balance of the loan evidenced by the Note/loan agreement and accrued interest thereon to be due and payable in full on a date not less than _____ (_____) years from the date of the Note/loan agreement, except that Mortgagee, if it exercises such call option, shall send Mortgagee written notice thereof at least ninety (90) days (but not more than one hundred and twenty (120) days) prior to such accelerated loan maturity date. The written notice to Mortgagee from Mortgagee will set forth therein the Mortgagee's accelerated maturity date for the loan.

IN WITNESS WHEREOF, the said Mortgagee have signed this Mortgage, with seal(s) affixed, on the date first above written.

Signed, Sealed and Delivered in the Presence of


Witness


Glinda R. Atkinson (SEAL)

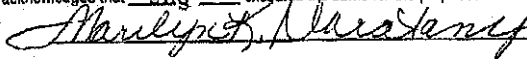
(SEAL)

COMMONWEALTH OF PENNSYLVANIA }
COUNTY OF Erie } ss

On this, the 21st day of February, 2005, before me Marilyn K. Daratany the undersigned officer, Glinda R. Atkinson known to me (or satisfactorily proven) to be the person whose name is Notary Public to the within instrument, and acknowledged that she executed the same for the purposes therein contained.


Marilyn K. Daratany, Notary Public
In witness whereof, I have hereunto set my hand and official seal.
My Commission Expires Jan. 31, 2008

Member, Pennsylvania Association Of Notaries


Notary Public
Title of Officer

I, Dan M. Rocco of American General Consumer Discount Mortgagee named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagee is 5632 Peach Street Erie, Pennsylvania.

Witness my hand this 21st day of February, 2005


Agent of Mortgagee

003255

WHEN RECORDED MAIL TO:

American General Finance
6 Millcreek Sq.
Erie, PA 16565

[Space above This Line for Recording Data]

LOAN MODIFICATION AGREEMENT
(For Modifying Closed End Mortgage Loans)

This Loan Modification Agreement ("Agreement"), made and effective this 12th day of February, 2010, by and between Glinda R. Atkinson ("Borrower") and American General Consumer Discount Company ("Lender"), modifies, amends, and supplements (to the extent this Agreement is inconsistent with their terms):
(1) the Mortgage, Deed of Trust, Deed to Secure Debt, or Security Deed ("Security Instrument"), and the Rider(s), if any, dated the 21st day of February, 2005, and recorded in Book or Liber 1212, at page(s) 760, of the Erie County Records of Deeds and

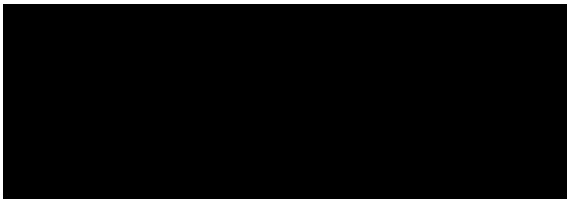
(2) the Loan Agreement ("Note") to Lender, dated the 21st day of February, 2005, and secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", in the original principal balance of U.S. \$ 47,897.25, located at:

2414 Camphausen Avenue
Erie, PA 16510

(Property Address)

And, if this document is to be recorded, the real property is set forth:

Erie County parcel id# 18-051-012.0-107.00



2257

Terms not defined in this Agreement are as defined in the Note and/or Security Agreement.

As of the date of this Agreement, the amount of the principal balance payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 53,086.91, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

In consideration of the mutual promises and agreements contained herein, Borrower and Lender (together the "Parties") agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The interest rate on the Unpaid Principal Balance will begin to accrue as of the date of this Agreement at 2.00 %. *Assuming no additional sums are advanced under the Note and assuming that all monthly payments are made in full and on time, my payment schedule, including my monthly payments and interest rate, based on the current principal balance, will be:

Months	Interest Rate	Interest Rate Change Date	Monthly* Payment	Payment Begins On
1 - 60	2.00 %	(Date of Agreement) 2/12/2010	311.04	3/5/2010
61 - 201	5.00 %	2/5/2015	366.83	3/5/2015

2. Remaining Term: If Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement on the maturity date ("Maturity Date"), those amounts will be immediately due and payable on the Maturity Date by the Borrower.

☒ If checked, the new Maturity Date is the 5th day of December, 2021.

3. Place of Payment. Borrower must continue to make the monthly payments in the manner and at such place as Lender may require.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date of this Agreement:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

6. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
- (d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

American General Consumer Discount Company
Name of Lender

Glinda R. Atkinson (Seal)
Borrower

By: Danny M. Rocco

Glinda R. Atkinson (Seal)
Borrower

Danny M. Rocco
Witness Signature Date

Witness Signature Date (Seal)

2/12/10

Prepared by: Dan Rocco
6 Millcreek Sq
Erie, PA 16565

COMMONWEALTH OF PENNSYLVANIA)
) ss
COUNTY OF Erie)

On this, the 12th day of Feb., 2010 before me Marilyn K. Daratany
_____, the undersigned officer, personally appeared
Glinda R. Atkinson

known to me (or satisfactorily proven) to be the person whose name _____ subscribed to the within
instrument, and acknowledged that _____ executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal

Marilyn K. Daratany
NOTARY PUBLIC
Title of Officer

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn K. Daratany, Notary Public
Millcreek Twp., Erie County
My Commission Expires Jan. 31, 2012
Member, Pennsylvania Association of Notaries

EXHIBIT A

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF ERIE,
WARD -, IN THE COUNTY OF ERIE AND COMMONWEALTH OF
PENNSYLVANIA, BEING DESCRIBED AS FOLLOWS: LOT 30 OF
BRINDLE FARMS SUBDIVISION. BEING MORE FULLY DESCRIBED IN A
DEED DATED 11/11/1994 AND RECORDED 11/14/1994, AMONG THE
LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 362 AND PAGE 1009.

ADDRESS: 2414 CAMPHAVSEN AVE ERIE, PA 16510 TAX MAP OR
PARCEL ID NO. 18-5112-107 TAX MAP OR PARCEL ID NO.
18-5112-107



RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE 140 W. 6TH STREET, P.O. BOX 1849 ERIE
PENNSYLVANIA 16507 PHONE: (814) 451-6246 FAX: (814) 451-6213
EMAIL: recorder@eriecountypa.gov

2010-003255

PATRICK L. FETZNER
CLERK OF RECORDS

Instrument Number: 2010-003255

Instrument Type: MORTGAGE MOD/AMEND

Record Date: 2/16/2010

Record Time: 09:36:14

Receipt No.: 920272

Receipt Distribution

Fee/Tax Description	Payment Amount
MORTGAGE MOD/AMEND	17.00
MORTG MOD/AMEND-WR	.50
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00
Check# 516	\$22.50
Total Received.....	\$22.50

Recording Page Count: 7

Paid By Remarks: AM GEN/ATKINSON
AT

I HEREBY CERTIFY THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

PATRICK L. FETZNER
ERIE COUNTY CLERK OF RECORDS

Certification Page
DO NOT DETACH

This page is now part of this legal document.

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

2016013097

Prepared By:
R.L. Ginn/NTG 2100. Ave 10. North
Prepared by & when recorded return to:
Richmond Monroe Group
PO Box 458
Kimberling City, MO 65686

Tax ID: 18-5112-107

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **SPRINGLEAF FINANCIAL SERVICES OF PENNSYLVANIA, INC., F/K/A AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, A PENNSYLVANIA CORPORATION, WHOSE ADDRESS IS 601 N.W. Second St., EVANSVILLE, IN, 47708, (ASSIGNOR)**, by these presents does convey, grant, assign, transfer and set over the described Mortgage therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to : *

ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Mortgage is dated 02/21/2005, in the amount of \$47,879.25, made by **GLINDA R. ATKINSON** to **AMERICAN GENERAL CONSUMER DISCOUNT CO.**, recorded on 02/22/2005, in the Office of the Recorder of Deeds of ERIE County, Pennsylvania, in Book 1212, Page 760, and/or Document # 005649. .

Property is commonly known as: 2414 CAMPHAUSEN AVE CITY OF ERIE, ERIE, PA 16510.

Dated on 08 05 2016 (MM/DD/YYYY)

SPRINGLEAF FINANCIAL SERVICES OF PENNSYLVANIA, INC., F/K/A AMERICAN GENERAL CONSUMER DISCOUNT COMPANY

By:


Monte Cooper
VICE PRESIDENT

*
DLJ MORTGAGE CAPITAL, INC.
11 Madison Avenue
New York, NY 10010

PAGE 1

STATE OF INDIANA COUNTY OF VANDERBURGH

I, a Notary Public, in and for said County in said State, hereby certify that Monte Conrad whose name as VICE PRESIDENT of SPRINGLEAF FINANCIAL SERVICES OF PENNSYLVANIA, INC., F/K/A AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, is signed to the foregoing instrument or conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said entity. He/she/they is (are) personally known to me. Given under my hand on 08.05/2014 (MM/DD/YYYY).

Misty Bryant
MISTY BRYANT



MISTY BRYANT
Resident of Warrick County, IN
Commission Expires: October 12, 2016
Commission # 595228

Notary Public - State of INDIANA
Commission expires: 10-12-2016

Assignment of Mortgage from:

SPRINGLEAF FINANCIAL SERVICES OF PENNSYLVANIA, INC., F/K/A AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, A PENNSYLVANIA CORPORATION, WHOSE ADDRESS IS 601 N.W. Second St., EVANSVILLE, IN, 47708, (ASSIGNOR),

to: DLJ Mortgage Capital, INC.

11 Madison Ave.
New York, New York 10010

ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE)

Mortgagor: GLINDA R. ATKINSON

All that certain lot or piece of ground situated in

Mortgage Premise: 2414 CAMPHAUSEN AVE-CITY OF ERIE

ERIE, PA 16510

ERIE

(Borough or Township, if stated), Commonwealth of Pennsylvania.
Being more particularly described in said Mortgage.

I, Monte Conrad, hereby certify that the below information and address for the assignee are correct:

DLJ Mortgage Capital, INC.

11 Madison Ave.
New York, New York 10010

ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE)

By: *Monte Conrad*

Monte Conrad VICE PRESIDENT



RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE
140 W. 6TH STREET, ROOM 121, ERIE, PA 16501
PHONE: (814) 451-6246 FAX: (814) 451-6213
EMAIL: recorder@eriecountypa.gov

2016-013097

KENNETH J. GAMBLE
Erie County Clerk Of Records

Instrument Number: 2016-013097

Instrument Type: ASSIGNMENT/MORTGAG

Record Date: 6/24/2016

Record Time: 01:03:53

Receipt No.: 1138467

Receipt Distribution

Fee/Tax Description	Payment Amount
---------------------	----------------

ASSIGNMENT/MORTGAG	13.00
ASSIGN/MORT- WRIT	.50
J.C.S. / A.T.J	35.50
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00

Check# 2919 \$54.00

Total Received..... \$54.00

Recording Page Count: 3

Paid By Remarks: MONROE/ATKINSON
RJ

I HEREBY CERTIFY THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

KENNETH J. GAMBLE
ERIE COUNTY CLERK OF RECORDS

Certification Page
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NOTE: Some information subject to change during the verification process and may not be reflected on this page.

Recording Requested By:
RICHMOND MONROE GROUP, INC.

When Recorded Return To:

AMRCIC
RICHMOND MONROE GROUP, INC.
P.O. BOX 458
KIMBERLING CITY, MO 65686

Assessor's/Tax ID No. 18-5112-107

Erie, Pennsylvania
INVESTOR #:


MENT OF MORTGAGE
"ATKINSON"

Assignment Prepared on: May 25th, 2016.

Assignor: DLJ MORTGAGE CAPITAL, INC. BY BAYVIEW LOAN SERVICING, LLC, IT'S ATTORNEY IN FACT at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL 33146.
Assignee: BAYVIEW LOAN SERVICING, LLC at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL 33146.

Executed By: GLINDA R. ATKINSON To: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY
Date of Mortgage: 02/21/2005 Recorded: 02/22/2005 in Book/Reel/Liber: 1212 Page/Folio: 0760 as
Instrument/Document: 005649 In Erie County, State of Pennsylvania.

I do certify that the precise address of (grantee/assignee/mortgagee/etc) is BAYVIEW LOAN SERVICING, LLC at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL 33146.

Attested By:  Robert G. Hall

-Assigned by SPRINGLEAF FINANCIAL SERVICES OF PENNSYLVANIA, INC., F/K/A AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, A PENNSYLVANIA CORPORATION TO DLJ MORTGAGE CAPITAL, INC. Dated: 08/05/2014 Document to be recorded concurrently herewith

Assessor's/Tax ID No. 18-5112-107

Property Address: 2414 CAMPHAUSEN AVE, ERIE, PA 16510
in the City of ERIE

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said assignor hereby assigns unto the above-named assignee, the said Mortgage/Deed of Trust/Security Deed (Security Instrument) having an original principal sum of \$47,879.25 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said assignor hereby grants and conveys unto the said assignee, the assignor's interest under the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument, and also the said property unto the said assignee forever, subject to the terms contained in said Security Instrument

2016013098

519

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

DLJ MORTGAGE CAPITAL, INC. BY BAYVIEW LOAN SERVICING, LLC, ITS ATTORNEY IN FACT

On JUN 08 2016

By: [Signature]
Robert G. Hall, Vice President

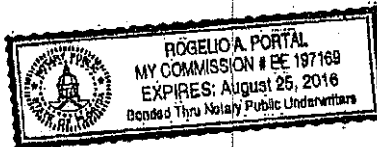
POA TO BE RECORDED
CONCURRENTLY

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

On JUN 08 2016, before me, Rogelio A. Portal, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared Robert G. Hall, Vice President of BAYVIEW LOAN SERVICING, LLC, AS ATTORNEY IN FACT FOR DLJ MORTGAGE CAPITAL, INC., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
Rogelio A. Portal
Notary Expires: 08/25/2016 #EE 197169



(This area for notarial seal)





KENNETH J. GAMBLE
Erie County Clerk Of Records

RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE
140 W. 6TH STREET, ROOM 121, ERIE, PA 16501
PHONE: (814) 451-6246 FAX: (814) 451-6213
EMAIL: recorder@eriecountypa.gov

2016-013098

Instrument Number: 2016-013098
Instrument Type: ASSIGNMENT/MORTGAG

Record Date: 6/24/2016
Record Time: 01:04:22
Receipt No.: 1138468

Receipt Distribution	
Fee/Tax Description	Payment Amount
ASSIGNMENT/MORTGAG	13.00
ASSIGN/MORT- WRIT	.50
J.C.S. / A.T.J	35.50
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00

Check# 2920	\$54.00
Total Received.....	\$54.00

Recording Page Count: 3
Paid By Remarks: MONROE/ATKINSON
RJ

I HEREBY CERTIFY THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

KENNETH J. GAMBLE
ERIE COUNTY CLERK OF RECORDS

Certification Page
DO NOT DETACH

This page is now part of this legal document.

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

Prepared by:
ESLOAN SOTOLONGO
RICHMOND MONROE GROUP, INC.
P.O. BOX 458
KIMBERLING CITY, MO. 65888
(417) 447-2931

When Record Return To:
ATTN: DOC INTAKE
MERIDIAN ASSET SERVICES
3201 34TH STREET SOUTH,
STE. 310
ST. PETERSBURG, FL. 33711

UPI # [REDACTED]

CORPORATE ASSIGNMENT OF MORTGAGE

PA/ERIE

Assignment Prepared on: July 30, 2018

ASSIGNOR: BAYVIEW LOAN SERVICING, LLC, at 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL. 33146

ASSIGNEE: J.P. MORGAN MORTGAGE ACQUISITION CORP., at 383 MADISON AVE, 8TH FLOOR, NEW YORK, NY, 10179

For value received, the Assignor does hereby grant, sell, assign, transfer and convey, unto the above-named Assignee interest under that certain Mortgage Dated: 2/21/2005, in the amount of \$47,879.25, executed by GLINDA R. ATKINSON to AMERICAN GENERAL CONSUMER DISCOUNT CO and Recorded: 2/22/2005, Instrument #: 005849, Book / Liber / Reel: 1212, Page / Image / Folio: 0760 in ERIE County, State of Pennsylvania.

I do certify that the precise address of (grantee/assignee/mortgagee/etc) is 383 MADISON AVE, 8TH FLOOR, NEW YORK, NY, 10179

Attested By: [Signature] Yamile Viloria

The property is located in the City of ERIE.

Document References:

- Assignment Dated: 6/3/2008 from DLJ MORTGAGE CAPITAL, INC. to BAYVIEW LOAN SERVICING, LLC
Recorded: 6/24/2018, Instrument #: 2016-013098

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.
BAYVIEW LOAN SERVICING, LLC

On: 08/28/2018

By: [Signature]

Name: PETER SUAREZ

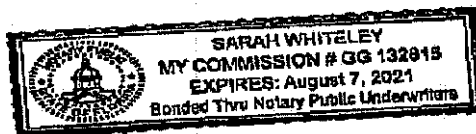
Title: ASSISTANT VICE PRESIDENT

State of FLORIDA
County of MIAMI-DADE

On 08/28/2018, before me, Sarah Whiteley, a Notary Public in and for MIAMI-DADE in the State of FLORIDA, personally appeared PETER SUAREZ, ASSISTANT VICE PRESIDENT, BAYVIEW LOAN SERVICING, LLC, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
Sarah Whiteley
Notary Expires: 8/7/2021 / #: GG 132615



PA/ERIE

2018-019636



KENNETH J. GAMBLE
Erie County Clerk Of Records

RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE
140 W. 6TH STREET, ROOM 121, ERIE, PA 16501
PHONE: (814) 451-6246 FAX: (814) 451-6213
EMAIL: recorder@eriecountypa.gov

Certification Page

DO NOT DETACH

This page is now part of this legal document.

Instrument Number: 2018-019636

Instrument Type: ASSIGNMENT/MORTGAG

Indexed Party: ATKINSON

Record Date: 9/24/2018

Record Time: 11:05:33

Receipt No.: 1206529

Receipt Distribution

Fee/Tax Description	Payment Amount
---------------------	----------------

ASSIGNMENT/MORTGAG	13.00
ASSIGN/MORT- WRIT	.50
J.C.S. / A.T.J	40.25
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00

ACH	\$58.75
-----	---------

Total Received.....	\$58.75
---------------------	---------

Recording Page Count: 2

Paid By Remarks: Filed Electronically via Web

I HEREBY **CERTIFY** THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

KENNETH J. GAMBLE
ERIE COUNTY CLERK OF RECORDS

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

2021-024986



KENNETH J. GAMBLE
Erie County Clerk Of Records

RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE
140 W. 6TH STREET, ROOM 121, ERIE, PA 16501
PHONE: (814) 451-6246 FAX: (814) 451-6213
EMAIL: recorder@eriecountypa.gov

Certification Page

DO NOT DETACH

This page is now part of this legal document.

Instrument Number: 2021-024986

Instrument Type: ASSIGNMENT/MORTGAG

Indexed Party: ATKINSON GLINDA R

Record Date: 9/17/2021

Record Time: 01:02:49

Receipt No.: 1298841

Receipt Distribution

Fee/Tax Description	Payment Amount
ASSIGNMENT/MORTGAG	13.00
WRIT TAX	.50
J.C.S. / A.T.U	40.25
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00
ACH Transaction	\$58.75
Total Received.....	\$58.75

Recording Page Count: 4

Paid By Remarks: Filed Electronically via Web

I HEREBY **CERTIFY** THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

KENNETH J. GAMBLE
ERIE COUNTY CLERK OF RECORDS

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

Prepared By and Return To:

Collateral Department
Meridian Asset Services, LLC
3201 34th Street South, Suite 310
St. Petersburg, FL 33711
(727) 497-4650

Space above for Recorder's use

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, J.P. MORGAN MORTGAGE ACQUISITION CORP., whose address is 383 MADISON AVENUE, 8TH FLOOR, NEW YORK, NY 10179, (ASSIGNOR), does hereby grant, assign and transfer to US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, whose address is 888 7TH AVENUE 10TH FLOOR, NEW YORK, NY 10019, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Mortgage: 2/21/2005

Original Loan Amount: \$47,879.25

Executed by (Borrower(s)): GLINDA R. ATKINSON

Original Lender: AMERICAN GENERAL CONSUMER DISCOUNT CO

Filed of Record: In Book/Liber/Volume 1212, Page 0760

Document/Instrument No: 005649 in the Recording District of Erie, PA, Recorded on 2/22/2005.

MUNICIPALITY: CITY OF ERIE

Chain Exhibit: SEE EXHIBIT "A" ATTACHED

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: AUG 27 2021

J.P. MORGAN MORTGAGE ACQUISITION CORP., BY FAY SERVICING, LLC ITS ATTORNEY-IN-FACT

By: Daniel Alvarado
Title: Assistant Secretary

Brandy Thompson
Witness Name: Brandy Thompson

I hereby certify the precise address of the within named US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST (Assignee) is 888 7TH AVENUE 10TH FLOOR, NEW YORK, NY 10019.

Daniel Alvarado
Daniel Alvarado

A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of TEXAS
County of DALLAS

On AUG 27 2021, before me, ReGina McAninch, a Notary Public, personally appeared Daniel Alvarado, Assistant Secretary of/for FAY SERVICING, LLC, AS ATTORNEY-IN-FACT FOR J.P. MORGAN MORTGAGE ACQUISITION CORP., personally known to me, or who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of TEXAS that the foregoing paragraph is true and correct. I further certify Daniel Alvarado, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.

ReGina McAninch
(Notary Name): ReGina McAninch
My commission expires: APR 27 2025

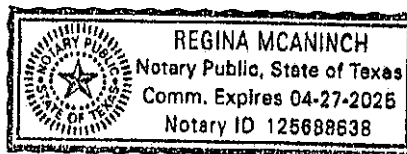
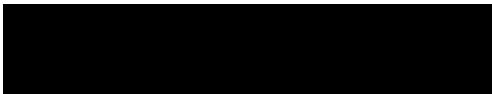


EXHIBIT "A"
Assignment Chain

Assigned From: BAYVIEW LOAN SERVICING, LLC
To: J.P. MORGAN MORTGAGE ACQUISITION CORP.
AOM Recording Details: Recorded 09/24/2018; Book: N/A; Page: N/A; Instrument: 2018-019636



2021-024986



KENNETH J. GAMBLE
Erie County Clerk Of Records

RECORDER OF DEEDS DIVISION

ERIE COUNTY COURTHOUSE
140 W. 6TH STREET, ROOM 121, ERIE, PA 16501
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Certification Page

DO NOT DETACH

This page is now part of this legal document.

Instrument Number: 2021-024986

Instrument Type: ASSIGNMENT/MORTGAG

Indexed Party: ATKINSON GLINDA R

Record Date: 9/17/2021

Record Time: 01:02:49

Receipt No.: 1298841

Receipt Distribution

Fee/Tax Description	Payment Amount
ASSIGNMENT/MORTGAG	13.00
WRIT TAX	.50
J.C.S. / A.T.J	40.25
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00
ACH Transaction	\$58.75
Total Received.....	\$58.75

Recording Page Count: 4

Paid By Remarks: Filed Electronically via Web

I HEREBY **CERTIFY** THAT THIS DOCUMENT
IS RECORDED IN THE RECORDER OF DEEDS
OFFICE OF ERIE COUNTY, PENNSYLVANIA

KENNETH J. GAMBLE
ERIE COUNTY CLERK OF RECORDS

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	HealthAmerica Nonpriority Creditor's Name 2222 Ewing Road Coraopolis, PA 15108 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0863</u> When was the debt incurred? <u>2017</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical Bill</u>	<u>\$42.90</u>

4.2

Medical Associates of Erie

Nonpriority Creditor's Name

**One Lecom Place
Erie, PA 16505**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **4204****\$167.79**When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Bill**

4.3

National Fuel

Nonpriority Creditor's Name

**1100 State Street
P.O. Box 2081
Erie, PA 16512**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5501****\$2,195.10**When was the debt incurred? **2021-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Utility Bill**

4.4

Nightingale Nursing & Rehab Centers

Nonpriority Creditor's Name

**607 E. 26th Street
Erie, PA 16504-2813**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **103****\$552.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Bill**

4.5

Penelec

Nonpriority Creditor's Name

**ATTENTION: Collection Dept.
5404 Evans Road
Erie, PA 16509**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **6111****\$219.26**When was the debt incurred? **2017****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Utility; Proof of Claim prior Bankruptcy**

4.6

Saint Mary's Home of Erie

Nonpriority Creditor's Name

**1781 West 26th Street
Erie, PA 16508-1256**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$2,208.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Bill**

4.7

UPMC Hamot

Nonpriority Creditor's Name

**P.O. Box 382059
Pittsburgh, PA 15250**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$1.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Medical Bills**

4.8

UPMC Hamot

Nonpriority Creditor's Name

P.O. Box 382059**Pittsburgh, PA 15250**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **6350****\$96.41**When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Penelec**c/of First Energy****Building #1. Suite 1-511****101 Crawford's Corner****Holmdel, NJ 07733**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
		Total Claim	
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	5,482.46
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	5,482.46

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA
(if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name Number Street City State ZIP Code	
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:Debtor 1 **Glinda Rose Atkinson**

First Name

Middle Name

Last Name

Debtor 2

(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**Case number **22-10073 TPA**

(if known)

☐ Check if this is an amended filing**Official Form 106H
Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line _____☐ Schedule E/F, line _____☐ Schedule G, line _____**3.2**

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line _____☐ Schedule E/F, line _____☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
☒ Not employed

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ N/A

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 1,103.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,103.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,103.00 + \$ N/A	= \$ 1,103.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 1,103.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 557.51

If not included in line 4:

4a. Real estate taxes

4a. \$ 120.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>300.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>32.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>300.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>17.00</u>
10. Personal care products and services	10. \$ <u>25.00</u>
11. Medical and dental expenses	11. \$ <u>25.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>40.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>100.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>161.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>85.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: Cigarettes	21. +\$ <u>20.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>1,802.51</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>1,802.51</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>1,103.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>1,802.51</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-699.51</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

Fill in this information to identify your case:

Debtor 1 **Glinda Rose Atkinson**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **22-10073 TPA**
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Glinda Rose Atkinson
Glinda Rose Atkinson
Signature of Debtor 1

X _____
Signature of Debtor 2

Date **February 28, 2022**

Date _____

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 22-10073 TPA
(if known)

☐ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:**Dates Debtor 1
lived there****Debtor 2 Prior Address:****Dates Debtor 2
lived there****3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)**

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1**Sources of income**
Check all that apply.**Gross income**
(before deductions and exclusions)**Debtor 2****Sources of income**
Check all that apply.**Gross income**
(before deductions and exclusions)

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security	\$2,118.00		
For last calendar year: (January 1 to December 31, 2021)	Social Security	\$14,418.00		
For the calendar year before that: (January 1 to December 31, 2020)	Social Security	\$12,708.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
J.P. Morgan Acquisition Corp.; U.S. Bank Trust N.A.; VRMTG Asset Trust vs. Glinda R. Atkinson No. 2021-10569	Mortgage Foreclosure	Court of Common Pleas of Erie County Erie County Courthouse 140 West Sixth Street Erie, PA 16501	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Judgment entered on October 18, 2021 in the amount of \$42,025.46.
Bayview Loan Servicing LLC vs. Glinda R. Atkinson No. 2017-10723	Mortgage Foreclosure	Court of Common Pleas of Erie County Erie County Courthouse 140 West Sixth Street Erie, PA 16501	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Pending

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Quinn, Buseck, Leemhuis, Toohey, & Kroto 2222 West Grandview Boulevard Erie, PA 16506 Linda Stephens	As of the date of the filing of the Petition, Counsel for the Debtor has received a total of \$1,000.00, which represents \$500.00 in attorney's fees and a \$500.00 expense charge. This expense charge includes the filing fee, a bringdown search fee, and photocopying and postage costs.	2/14/2022	\$1,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- ☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Debtor 1 **Glinda Rose Atkinson**

Case number (if known) **22-10073 TPA**

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Glinda Rose Atkinson
Glinda Rose Atkinson
Signature of Debtor 1

Signature of Debtor 2

Date **February 28, 2022**

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Glinda Rose Atkinson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 22-10073 TPA
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☒ **Not married.** Fill out Column A, lines 2-11.

☐ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

7. Interest, dividends, and royalties**Column A
Debtor 1**\$ **0.00****Column B
Debtor 2 or
non-filing spouse**

\$

8. Unemployment compensation\$ **0.00**

\$

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**

For your spouse \$

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ **0.00**

\$

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ **0.00**

\$

\$ **0.00**

\$

+ \$ **0.00**

\$

Total amounts from separate pages, if any.

- 11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **0.00**

+

\$

= \$ **0.00**Total average
monthly income**Part 2: Determine How to Measure Your Deductions from Income**

- 12. Copy your total average monthly income from line 11.** \$ **0.00**

- 13. Calculate the marital adjustment.** Check one:

- ☒ You are not married. Fill in 0 below.
☐ You are married and your spouse is filing with you. Fill in 0 below.
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$
\$
+\$

Total

\$ **0.00**

Copy here=>

- **0.00**

- 14. Your current monthly income.** Subtract line 13 from line 12.

\$ **0.00**

- 15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=>

\$ **0.00**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ **0.00**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

1

16c. Fill in the median family income for your state and size of household.

\$ 57,919.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**18. Copy your total average monthly income from line 11 .** \$ 0.00**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b. Subtract line 19a from line 18.

\$ 0.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b

\$ 0.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 0.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 57,919.00**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Glinda Rose Atkinson**Glinda Rose Atkinson**

Signature of Debtor 1

Date **February 28, 2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their non-exempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Western District of Pennsylvania

In re **Glinda Rose Atkinson**

Debtor(s)

Case No. **22-10073 TPA**Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ **FLAT FEE**

For legal services, I have agreed to accept _____ \$ **5,000.00**

Prior to the filing of this statement I have received _____ \$ **500.00**

Balance Due _____ \$ **4,500.00**

☐ **RETAINER**

For legal services, I have agreed to accept and received a retainer of _____ \$ _____

The undersigned shall bill against the retainer at an hourly rate of _____ \$ _____

[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify): _____

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify): _____

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

As of the date of the filing of the Petition, Counsel for the Debtor has received a total of \$1,000.00, which represents \$500.00 in attorney's fees and a \$500.00 expense charge. This expense charge includes the filing fee, a bringdown search fee, and photocopying and postage costs. The Debtor has agreed to a flat fee of \$5,000.00 for attorney's fees, (subject to any increases approved by the Court in the "no-look fee") for the preparation and filing of the Bankruptcy Petition, Schedules, and related documents, Chapter 13 Plan, Motion for Wage Attachment, as well as the attendance of counsel at the First Meeting of Creditors and Confirmation Hearing. Additional services, such as the filing of Motions to Avoid Liens, Objections to Claim, Motions and/or Complaints for Sale of Personal and/or Real Property, Adversary Proceedings, including but not limited to fraudulent conveyance actions, preference actions, turnover actions, and the defense of Objections to Discharge, the filing of Amended Chapter 13 Plans, and/or the conversion of the case to a Chapter 7 proceeding will be done on an hourly basis of \$275.00 per hour additional charge to the Debtor. Any and all additional fees and costs shall be approved by the Court and paid through the Debtor's Chapter 13 Plan.

In re **Glinda Rose Atkinson**

Debtor(s)

Case No. **22-10073 TPA**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 28, 2022

Date

/s/ Michael S. JanJanin, Esquire

Michael S. JanJanin, Esquire 38880

Signature of Attorney

Quinn, Buseck, Leemhuis, Toohey, & Kroto, Inc.

2222 West Grandview Boulevard

Erie, PA 16506

(814)833-2222 Fax: (814)833-6753

Name of law firm

QUINN LAW FIRM

A Tradition of Trust

Michael S. Jan Janin
mjanjanin@quinnfirm.com

2222 W. Grandview Blvd.
Erie, PA 16506
814/833-2222 Phone
814/833-6753 Fax
www.quinnfirm.com

February 7, 2022

Glinda Rose Atkinson
2414 Camphausen Avenue
Erie, PA 16510

Dear Glinda:

You have asked us, the Quinn Law Firm, to represent you in connection with a Chapter 13 bankruptcy, and we are pleased to do so.

It is our Firm's practice to confirm in writing (1) the identity of any client whom we undertake to represent, (2) the nature of our undertaking on behalf of that client and (3) our billing and payment arrangements with respect to our legal services. We do this to avoid the possibility of any future misunderstanding about these matters.

We understand that we are being engaged to act as counsel for GLINDA ROSE ATKINSON and for no other entity or entities and that we are to file a voluntary Chapter 13 bankruptcy petition on your behalf in the United States Bankruptcy Court for the Western District of Pennsylvania, Erie Division.

Our flat fee for a Chapter 13 Bankruptcy is the Court's approved minimum legal fees of \$5,000 plus the court approved costs in the amount of \$500 (which includes the \$318 filing fee, search fee and other actual out-of-pocket costs) for a total of \$5,500. Upon receipt of the completed bankruptcy schedules and a retainer in the amount of \$1,000, we will file a voluntary Chapter 13 Bankruptcy Petition on your behalf in the United States Bankruptcy Court for the Western District of Pennsylvania, Erie Division. If the Chapter 13 Plan is confirmed, the balance of the legal fees will be paid by the Chapter 13 Trustee over the life of the Chapter 13 Plan. If the Chapter 13 Plan is not confirmed, you have no further liability whatsoever for the payment of legal fees.

This fee includes representing you over the five (5) year life of the Chapter 13 Plan and includes the filing fee for the preparation and filing of the bankruptcy petition, schedules, and related documents, chapter 13 plan, and motion for a wage attachment, as well as the attendance of counsel at the first meeting of creditors and confirmation hearing.

It is our Firm's policy to require that a retainer be deposited with us to be applied against services and costs incurred. Our retainer in this matter is \$1,000. Statements for professional services and related charges, based upon our standard billing practices as described in this letter, will be presented to you and will be payable upon presentation as described above. Your advance

February 7, 2022

Page 2

payment will be applied by us to any outstanding balances that may be due to us at the time our engagement is concluded or our services terminated. To the extent no amounts are then owing, we will refund such advanced payment to you.

We will seek to keep you informed as to the progress of our engagement. As appropriate, we would expect to send you copies of significant papers prepared or received by us. If you have any question(s) about our services or about the status of our engagement, please feel free to contact me at any time.

We would, at this time, like to confirm that you are in agreement with the matters set forth herein. Therefore, we would ask that you sign and date the enclosed copy of this letter in the spaces provided below and return the same to us for our files. If the foregoing is not in accordance with your understanding of our agreement in any respect, please contact me so that we may address your concerns promptly. We look forward to working for you.

Very truly yours,

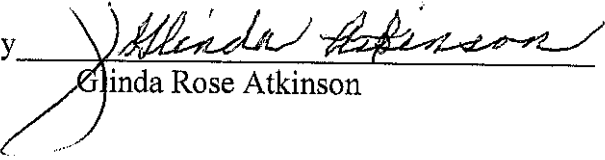
QUINN, BUSECK, LEEMHUIS, TOOHEY &
KROTO, INC.

By


Michael S. Jan Janin

ACCEPTED AND ACKNOWLEDGED:

By


Glinda Rose Atkinson

DATE: _____

#1495171

**United States Bankruptcy Court
Western District of Pennsylvania**

In re **Glinda Rose Atkinson**

Debtor(s)

Case No. **22-10073 TPA**

Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **February 28, 2022**

/s/ Glinda Rose Atkinson

Glinda Rose Atkinson

Signature of Debtor

Alicia M. Sandoval, Esquire
Pincus Law Group PLLC
2929 Arch Street, Suite 1700
Philadelphia, PA 19104

American General Consumer Discount Co.
5632 Peach Street
Erie, PA 16509

Bayview Loan Servicing LLC
4425 Ponce DeLeon
5th Floor
Coral Gables, FL 33146

Consumer Portfolio Services
P.O. Box 57071
Irvine, CA 92619

DLJ Mortgage Capital Inc.
11 Madison Avenue
New York, NY 10010

Erie County Tax Claim Bureau
Erie County Courthouse
140 West Sixth Street
Room 110
Erie, PA 16501

Erie Water Works
Collection Dept.
340 West Bayfront Parkway
Erie, PA 16512-6179

Fay Servicing
P.O. Box 88009
Chicago, IL 60680

Fay Servicing LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234

HealthAmerica
2222 Ewing Road
Coraopolis, PA 15108

Hladick, Onorato, & Federman LLP
298 Wissahickon Avenue
North Wales, PA 19454

J.P. Morgan Mortgage Acquisition Corp.
383 Madison Avenue
8th Floor
New York, NY 10179

Medical Associates of Erie
One Lecom Place
Erie, PA 16505

National Fuel
1100 State Street
P.O. Box 2081
Erie, PA 16512

Nightingale Nursing & Rehab Centers
607 E. 26th Street
Erie, PA 16504-2813

Penelec
ATTENTION: Collection Dept.
5404 Evans Road
Erie, PA 16509

Penelec
c/of First Energy
Building #1. Suite 1-511
101 Crawford's Corner
Holmdel, NJ 07733

Saint Mary's Home of Erie
1781 West 26th Street
Erie, PA 16508-1256

U.S. Bank Trust National Association
7105 Corporate Drive
Plano, TX 75024-4100

U.S. Bank Trust National Association
Trustee for VRMTG Asset Trust
888 7th Avenue
10th Floor
New York, NY 10019

UPMC Hamot
P.O. Box 382059
Pittsburgh, PA 15250